

## AS YOU ENROLL

This Guide is designed to help you understand your Benefit Enrollment options. Included are summaries of your plan choices, such as medical, dental, life insurance, Accidental Death & Dismemberment and retirement options. You will also find comparison charts for convenient at-a-glance referencing and plan contact information. Please read your materials carefully, then choose the plans that best meet your needs.

Employees who do not complete the 2011/12 Open Enrollment process will maintain their current benefit elections with the exception of participation in the Medical Expense Reimbursement Plan (FSA). **If you are currently enrolled in the FSA Plan and wish to continue to participate, you must make a new election during Open Enrollment.**

We encourage you to use this Guide as a reference throughout the year. If you have questions, contact the Employee Benefits and Services Division (EBSD) or the plan provider directly. Plan phone numbers and web sites are listed in the Contact Information section on page 5 of this Guide.

## WHAT'S NEW & DIFFERENT IN 2011

### Employee Benefits Guide “Goes Green”!

In an effort to cut costs and “go green,” the County provided new options this year to receive the Employee Benefits Guide. Employees can access the Guide online, or receive a CD or printed copy. The Guide will be posted on the intranet at <http://countyline.sbcounty.gov/hr/benefits/>, and the internet at [http://www.sbcounty.gov/hr/Benefits\\_Home.aspx](http://www.sbcounty.gov/hr/Benefits_Home.aspx) on or about May 12, 2011. If you opted out of receiving a Guide and you change your mind, you can request a printed Guide or CD by calling EBSD at (909) 387-5787.

### Patient Protection and Affordable Care Act (PPACA)

Pursuant to the Patient Protection and Affordable Care Act (PPACA, or Health Care Reform), the following changes to eligibility and benefit coverage now apply:

- **Extension of Dependent Coverage to Age 26** – You may cover eligible dependents on your medical and dental plans until they reach age 26. Eligible dependents may be covered regardless of marital, student, residency, tax dependency or disability status, provided they are not eligible for other group health plan coverage such as through an employer or spouse.
- **Lifetime Limit No Longer Applies** – The Health Net PPO plan’s \$5,000,000 lifetime maximum benefit is no longer applicable. Enrollees who previously reached this limit will be allowed to re-enroll.
- **Grandfathered Health Plans** – All of the County’s medical insurance plans are “grandfathered health plans.” As permitted by PPACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your medical plan may

*Enrolling in your benefit options is fast and easy. To start the process, turn to pages 14-17 for simple step-by-step instructions.*

**Open Enrollment is May 23 through June 24, 2011**

not include certain consumer protections of the Act that apply to other plans. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to Employee Benefits and Services.

Official Department of Labor Notices regarding these PPACA changes and other important legislation are included in this Employee Benefits Guide starting on page 68.

- **Medical Expense Reimbursement Plan (FSA)** – Effective January 1, 2011, over-the-counter medications require a prescription to be eligible for tax-free reimbursement through the County's Medical Expense Reimbursement Plan (FSA).

## Maintenance Medication Program

The County implemented a Maintenance Medication Program for Health Net members who take certain prescriptions for long-term therapy or chronic conditions. This program allows members to receive a 90-day supply of eligible medications through the mail or at a local CVS pharmacy for the price of a 60-day supply, a 33% discount. Members can submit requests to fill these prescriptions online at [www.healthnet.com](http://www.healthnet.com), by phone at 1-888-624-1139, or by mailing the order form that they receive with each prescription to Caremark at the address shown on the form and enclosing the proper co-payment.

## Commuter Services

This year, Human Resources – Commuter Services will enhance three of its programs:

- **Hybrid Vehicle Carpool Program** – Modeled after the County's employee-funded vanpool program, this option allows 3 or 4 employees to use a hybrid vehicle from the Commuter Services fleet for carpooling. Hybrid vehicles are used because they offer high fuel efficiency and produce low greenhouse gas emissions.  
Commuter Services is currently accepting applications for this program. Interested employees may submit a Hybrid Vehicle Carpool Application to Commuter Services at Interoffice Mail Code (IOM) 0178, or fax the completed application to (909) 387-9641.
- **Transit Bus Pass Subsidy** – Eligible participants may take advantage of a \$4 subsidy towards the purchase of a monthly bus pass. The County's Transit Bus Pass Program allows employees to pay for a monthly Omnitrans bus pass on a pre-tax basis through payroll deduction. Regular and Senior/Disability bus passes are available with the cost distributed over 26 pay periods. Interested employees can fill out a Transit Pass Application and submit it to Commuter Services at IOM 0178 or fax to (909) 387-9641.
- **Bicycle Reimbursements** – The Bike to Work Expense Reimbursement program provides reimbursements to eligible bike to work participants of up to \$20 per month for qualified bicycle expenses. This program, offered under Internal Revenue Code (IRC) Section 132 (f), Qualified Transportation Fringe Benefits, allows for reimbursements for such expenses as bike parts, general bike maintenance and even a new commuter bike.

*This Guide only highlights your benefits. It is not a summary plan description (SPD).*

*Official plan and insurance documents govern your rights and benefits under each plan. If any discrepancy exists between this Guide and the official documents, the official plan documents will prevail.*

Visit the Commuter Services Intranet site at <http://countyline.sbcounty.gov/commuterservices/> or call Commuter Services at (909) 387-9640, to learn more about this year's enhancements, join or start a new carpool or vanpool, and for information on how participation in the County's rideshare program will benefit you.

## Tell Us What You Think!

Providing exceptional customer service is EBSD's top priority. Please tell us how we are doing by participating in a brief survey. The link to the survey site is [www.surveymonkey.com/s.asp?u=486291762554](http://www.surveymonkey.com/s.asp?u=486291762554). For a paper survey, please contact EBSD.

### Dependent Election Proof

If your open enrollment election includes the addition of new dependents not currently or previously enrolled in a County plan, the deadline to submit proof of dependency is Monday, July 11, 2011. If EBSD does not receive this documentation by 5:00 p.m., July 11, 2011, your dependent(s) will not be added to your plan for the 2011/2012 plan year.

Additionally, if you are adding a dependent who is mentally or physically disabled and aged 26 or over, a "Disabled Dependent Certification" must be completed online using eBenefits.

